

What is claimed is:

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1. A method comprising:  
registering a user with a first web site;  
a billing service providing a first billing data for use to register the user with said first web site;  
registering the user with a second web site; and  
the billing service providing a second billing data, separate and distinct from the first billing data, for use to register said user with said second web site.
  2. The method of claim 1, wherein the first/second billing data are provided to the user in advance of said registering with said first/second web sites.
  3. The method of claim 1, wherein the first/second billing data are provided to the user in real time during said registering with said first/second web sites.
  4. The method of claim 1, wherein the first billing data comprises a first credit card identifier, and the second billing data comprises a second credit card identifier, separate and distinct from said first credit card identifier.
  5. The method of claim 4, wherein the first/second billing data is restricted to transactions between the user and said first/second web sites.
  6. The method of claim 1,

wherein the first billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, and

the second billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, said second billing data separate and distinct from said first billing data.

7. The method of claim 1, further comprising:  
said first/second web sites requiring first/second payment formats;  
paying for a transaction with said first/second web site according to said first/second payment format; and  
billing the user according to a private billing data different from said first/second billing data.

8. The method of claim 1, further comprising:  
said first/second web sites requiring first/second payment formats;  
determining at least one user billing format for the user; and  
the billing service converting, on behalf of the user, between said first/second payment formats and a selected one of said at least one user billing format.

9. The method of claim 8, further comprising:  
submitting said first/second billing data to said first/second web sites;  
purchasing a product from the first web site;  
receiving a charge against said first/second billing data; and  
billing the user according to said selected billing format.

10. The method of claim 1, further comprising:  
the billing service obtaining said first/second billing data from a financial institution.

11. The method of claim 1, wherein the billing service providing said first/second billing data comprises:  
the billing service selecting said first/second billing data from a plurality of distinct billing data provided to said computing device.

12. The method of claim 11, the method further comprising:  
the billing service contacting a financial institution to obtain the plurality of distinct billing data from the financial institution; and  
receiving the plurality of distinct billing data from the financial institution.

13. The method of claim 1, further comprising:  
the billing service obtaining in real time said first/second billing data from a bank.

14. The method of claim 1, further comprising:  
the billing service obtaining said first/second billing data from a bank; and  
during a transaction with said first/second web site, the computing device obtaining said first/second billing data in real time from the billing service.

15. The method of claim 14, further comprising:  
the billing service receiving a plurality of billing data from the bank; and  
selecting said first/second billing data from said plurality of billing data.

16. The method of claim 14, wherein said obtaining by the billing service of said first/second billing data is performed during the transaction with said first/second web site.

17. The method of claim 1, further comprising:  
notifying the billing service of usage of said first/second billing data with said first/second web sites;  
wherein said notifying allows the billing service to confirm charges to said first/second billing data originate from said first/second web sites.

18. The method of claim 17, further comprising:  
wherein said notifying the billing service occurs with providing said first/second billing data to said first/second web site.

19. The method of claim 17, further comprising:  
wherein said notifying the billing service occurs after providing said first/second billing data to said first/second web site.

20. The method of claim 1, further comprising:  
receiving charges to said first and second billing data; and  
organizing said received charges based at least in part on whether the charges are applied to the first or the second billing data.

21. The method of claim 20, wherein said organizing is based on whether a charge to first/second billing data is received from the web site to which said first/second billing data was provided.

22. The method of claim 21, further comprising:  
the billing service disputing all charges to said first/second billing data not received from the web site to which said first/second billing data was provided.

23. The method of claim 22, further comprising:  
wherein disputing is performed in response to an instruction of the user.

24. The method of claim 23, further comprising:  
for disputable charges, providing a user interface having a control for each of said disputable charges;  
wherein a single press of the control issues said instruction of the user.

25. The method of claim 1, wherein the web site is a selected one of a content provider, a service provider and an access provider.


26. A method comprising for a user to provide substitute billing data in lieu of personal billing data for the user, comprising:

an electronic device obtaining distinct credit card numbers from a billing service for use by the user as a substitute for said personal billing data;

the electronic device selecting a first of said credit card numbers to facilitate purchasing goods from a first business; and

the electronic device selecting a second of said credit card numbers to facilitate purchasing goods from a second business.

27. The method of claim 26, wherein the electronic device is a portable digital assistant, said method further comprising:



disposing said distinct credit card numbers in a memory within the electronic device;  
identifying a connection attempt to a particular business;  
looking for an associated credit card number for the particular business;  
and  
if found, displaying the associated credit card number.

28. The method of claim 27, where further comprising:  
if the associated credit card number is not found, then selecting a third credit card number from said distinct credit card numbers, associating said selected credit card number with the particular business; and  
automatically connecting to the billing service of said association of said selected credit card number with the particular business.

29. The method of claim 26, wherein the method further comprises:  
the electronic device notifying the billing service of said selection of said first/second distinct credit card numbers to facilitate purchasing goods from said first/second business.

30. A method comprising:  
an billing service registering a user; and  
the billing service providing at least a first and a second billing data, that are separate and distinct, for use by the user as a substitute for personal billing data when purchasing goods from a first and a second business.

31. The method of claim 30, wherein said first/second billing data comprises:

a third billing data for use by said first/second business for charging the billing service for goods purchased by said user; and

a fourth data for use by the billing service for billing the user for charges received from said first/second business.

32. The method of claim 30, further comprising:

the billing service providing a plurality of distinct billing data to an electronic device;

the user selecting said first/second separate and distinct billing data from said plurality of billing data; and

associating said first/second separate and distinct billing data with said first/second business.

33. The method of claim 32, wherein the electronic device is a personal digital assistant (PDA), said method further comprising:

disposing said distinct billing data in a memory within the electronic device;

identifying a connection attempt to a particular business;

looking for associated billing data for the particular business; and

if found, displaying the associated billing data.

34. The method of claim 33, wherein the method further comprises:

the PDA automatically connecting to the billing service and informing it of said selection of said first/second distinct billing data.

35. The method of claim 30, further comprising:

the billing service providing in real time said first/second billing data to an electronic device used by the user;

wherein the electronic device is operable to purchase goods from said first/second business.

36. The method of claim 30, further comprising:

the billing service receiving notification of usage of said first/second billing data with said first/second business from an electronic device used by the user.

37. The method of claim 36, wherein said receiving notification comprises receiving a charge against said first/second billing data by said first/second business.

38. A method comprising:

a billing service receiving purchase charges against substitute billing data associated with a user, said substitute billing data substituting for personal billing data of the user; and

the billing service grouping said received charges according each business submitting said charges;

wherein said each business is uniquely associated with different substitute billing data.

39. The method of claim 38, further comprising:

disputing charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.



40. The method of claim 38, further comprising:

highlighting charges against said substitute billing data if said received charges are not received from the business uniquely associated with said substitute billing data.

41. The method of claim 40, further comprising:

asking the user whether to dispute a highlighted charge; and  
disputing the highlighted charge in accordance with an answer to said asking.

42. The method of claim 41, further comprising:

providing the user with an end user interface feature to provide said answer with a single press of a key/control button.

43. An apparatus comprising:

a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed on behalf of a user, to

register the user with a first web site and provide a first billing data as substitute for personal billing data of the user, for said registering with said first web site, and

register the user with a second web site and provide a second billing data as substitute for personal billing data of the user, for said registering with said second web site, said second billing data separate and distinct from the first billing data; and

a processor coupled to the storage medium to execute the plurality of programming instructions.

44. The apparatus of claim 43, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:

provide the first/second billing data to a selected one of the user for registering with said first/second web site.

45. The apparatus of claim 43, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:

provide the first/second billing data to said first/second web site during registration therewith.

46. The apparatus of claim 43, wherein use of said first/second billing data is restricted to transactions between the user and said first/second web site.

47. The apparatus of claim 43, wherein the first billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, and the second billing data corresponds to a selected one of an advance debit charge, a real-time credit charge, or a post-transaction invoicing arrangement, said second billing data separate and distinct from said first billing data.

48. The apparatus of claim 43, wherein the programming instructions include further programming instructions, when executed by said processor, to enable the apparatus to:

determine at least one user billing format for the user; and

register the user with a billing service, said billing service configured to convert, on behalf of the user, between said first/second billing data and the user billing format.

49. The apparatus of claim 43, wherein the apparatus is embedded within a host selected from a set of hosts consisting of: a computing device, an electronic card, a telephone, a personal digital assistant (PDA), a portable audio device, a portable audiovisual device, a cellular telephone, a key-chain dongle, and a transportation device.

50. The apparatus of claim 43, further comprising a user interface, wherein the programming instructions include further programming instructions, which when executed by the processor, enable the apparatus to:

- receive a plurality of billing data from a billing service;
- provide the plurality of billing data to the user interface;
- request the user to select said first billing data from said plurality of billing data for association with said first web site; and
- request the user to select said second billing data from said plurality of billing data for association with said second web site.

51. The apparatus of claim 43, further comprising:

- a network interface;

wherein the programming instructions include further instructions, which when executed by the processor, configure the network interface to connect to a billing service.

52. The apparatus of claim 43, wherein the programming instructions, when executed by the processor, enable the apparatus to provide in real time said first/second billing data to an electronic device used by the user.

53. An apparatus comprising:

a storage medium having stored therein a plurality of programming instructions designed to enable the apparatus, when the programming instructions are executed, to provide at least a first and a second billing data, that are separate and distinct, for use by a user as a substitute for personal billing data when purchasing goods from a first and a second business; and

a processor coupled to the storage medium to execute the plurality of programming instructions.

54. The apparatus of claim 53, wherein said first/second billing data comprises:

a third billing data used by said first/second business for charging the billing service for goods purchased by said user; and

a fourth data for use by the billing service for billing the user for charges received from said first/second business.

55. The apparatus of claim 53, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:

provide a plurality of distinct billing data to an electronic device;

receive a user selection of said first/second separate and distinct billing data from said plurality of billing data; and

associate said first/second separate and distinct billing data with said first/second business.

56. The apparatus of claim 54, wherein the electronic device includes a second processor for executing second programming instructions, which when executed by said second processor, direct the electronic device to:

dispose said distinct billing data in a memory within the electronic device;  
identify a connection attempt to a particular business;  
look for associated billing data for the particular business; and  
display the associated billing data if found.

57. The apparatus of claim 56, wherein said second programming instructions, when executed by said second processor, include further instructions to enable the electronic device to:

automatically connect to the apparatus and inform it of said selection of said first/second distinct billing data.

58. The apparatus of claim 53, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:

provide in real time said first/second billing data to an electronic device operable to purchase goods from said first/second business.

59. The apparatus of claim 53, wherein the programming instructions, when executed by said processor, include further instructions to enable the apparatus to:

